

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**0** Valuation of Security**2** Assumption of Executory Contract or Unexpired Lease**2** Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Rosa Peters
Mark W Peters**Case No.: **21-15798**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: R P Initial Co-Debtor MWP

Part 1: Payment and Length of Plan

- a. The debtor shall pay 198.30 Monthly* to the Chapter 13 Trustee, starting on ___ for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☒ Loan modification with respect to mortgage encumbering property:
Description: **Debtor received loan modification approval.**
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$___ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ___ (creditor).
- b. Adequate protection payments will be made in the amount of \$___ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ___ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Candyce SMith-Sklar	Attorney Fees	2,300.00
Albert Russo, Esq	Taxes and certain other debts	424.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CENLAR/Central Loan	1043 Frontage Road Toms River, NJ 08753 Ocean County	9,237.12	0.00	9,237.12	1,568.00
The Huntington National Bank	1043 Frontage Road Toms River, NJ 08753 Ocean County	842.30	0.00	842.30	0.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Monera Financial f/k/a Monera Financial	Disney Beach Club Villas 1800 Epcot Resorts Blvd Orlando, FL 32830 Orange County	3,000.00	2,000.00

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Nissan Motor Acceptance Corp/Infiniti	Monthly payments: 0.00 \$32.16	NO Arrearage Arrearage: \$1,929.45. 60-month cure. per month through the plan.	0.00 32.16
Nissan Motor Acceptance Corp/Infiniti	Monthly payments: 1,929.45 \$385.00		

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Bank of America	1043 Frontage Road Toms River, NJ 08753 Ocean County	Judgment Lien	2,587.75	312,000.00	37,696.43	271,715.82	2,587.75
Bank of America	1043 Frontage Road Toms River, NJ 08753 Ocean County		3,108.93	312,000.00	37,696.43	271,194.64	3,108.93

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified:.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Modified plan to add post petition arrears to Nissan Motor Acceptance Corp as per CO. Also added one month of trustee arrears upon consent of the Trustee. Removed all but \$9,237.12 in post petition mortgage arrears due to loan modification approval with CitiMortgage.	Plan modified to add post-petition arrears for Nissan Motor Acceptance Corp as per CO. Also added one month of trustee arrears upon consent of the Trustee. Removed all but \$9,237.12 in post-petition mortgage arrears due to loan modification approval with CitiMortgage.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$198.30 per month for 11 months, then \$271.99 per month for 49 months

Second tier of plan payments to be supported by overtime work

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>June 20, 2022</u>	<u>/s/ Rosa Peters</u> Rosa Peters Debtor
Date: <u>June 20, 2022</u>	<u>/s/ Mark W Peters</u> Mark W Peters Joint Debtor
Date: <u>June 20, 2022</u>	<u>/s/ Candyce SMith-Sklar</u> Candyce SMith-Sklar Attorney for the Debtor(s)

In re:
Rosa Peters
Mark W Peters
Debtors

Case No. 21-15798-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 21, 2022

User: admin
Form ID: pdf901

Page 1 of 5
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Rosa Peters, Mark W Peters, 1043 Frontage Road, Toms River, NJ 08753-3171
aty	+ Powers Kirm, LLC, Attn: William M. E. Powers, III, 728 Marne Highway, Suite 800, P.O. Box 848 Moorestown, NJ 08057-0848
cr	+ Nissan Motor Acceptance Corporation, PO Box 340514, Tampa, FL 33694-0514
519264381	+ Bank of America, Attn: Rubin & Rothman, LLC, 1787 Veterans Memorial HWY, Islandia, NY 11749-1500
519264388	+ Chase Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519264409	+ DVC DUES, 28397 Network Place, Chicago, IL 60673-1283
519301770	Disney Vacation Club Management, LLC., 1851 Community Drive, Lake Buena Vista, FL 32830
519264412	+ LendingUSA, Attn: Bankruptcy, 15303 Ventura Blvd, Ste 850, Sherman Oaks, CA 91403-6630
519264414	+ Monera Financial LLC f/k/a Monera Fin In, c/o Greenspoon Marder LLP, Capital Plaza I, 201 East Pine Street, Suite 500, Orlando, FL 32801-2718
519264413	+ Monera Financial f/k/a Monera Financial, c/o Greenspoon Marder, LLP, Capital Plaza I, 201 East Pine Street, Suite 500, Orlando, FL 32801-2718
519264428	+ TCF Bank, PO Box 1527, Midland, MI 48641-1527
519267570	+ TCF Bank, now part of Huntington National Bank, 2445 84th Street SW, Byron Center, MI 49315-5102
519264430	+ TrueAccord, 16011 College Blvd, Suite 130, Lenexa, KS 66219-9877
519264431	+ Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519269977	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2022 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 21 2022 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: BKelectronicnotices@cenlar.com	Jun 21 2022 21:58:00	CENLAR/Central Loan, Attn: CEO/AGENT, 425 Phillips Blvd., Ewing, NJ 08618
519264377	+ Email/Text: backoffice@affirm.com	Jun 21 2022 21:59:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
519264378	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 21 2022 21:58:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519264380	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 21 2022 21:58:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519264379	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 21 2022 21:58:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Po Box 26012, Greensboro, NC 27420
519287103	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 21 2022 21:59:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519264383	+ Email/Text: bankruptcy@rubinrothman.com		

District/off: 0312-3

User: admin

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Date Rcvd: Jun 21, 2022

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Total Noticed: 72

		Jun 21 2022 21:58:00	Bank of America, N.A., c/o Rubin & Rothman, LLC, 1787 Veterans Memorial HWY, Islandia, NY 11749-1500
519264384	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 21 2022 21:59:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519264387	Email/Text: BKelectronicnotices@cenlar.com	Jun 21 2022 21:58:00	CENLAR/Central Loan, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628
519264385	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2022 22:01:33	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519315295	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 21 2022 21:58:00	CitiMortgage, Inc., c/o Cenlar FSB, Attn: Bk Dept., 425 Phillips Blvd., Ewing NJ 08618-1430
519264390	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:01:38	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519264391	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:01:29	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519264392	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:01:29	Citibank/Sears, Citicorp Srvs/Centralized Bk Dept, Po Box 790034, St. Louis, MO 63179-0034
519264393	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:11:54	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519264394	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank / The Limited, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519264395	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519264396	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519264398	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519264399	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519264400	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519264401	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Pottery Barn, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519264402	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519264403	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519264397	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity bank/J Crew, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519264404	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenity/Carter, Attn: Bankruptcy, Po Box 183043, Columbus, OH 43218-3043
519264405	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2022 21:59:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519264406	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2022 22:01:29	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519280736	Email/Text: bnc-quantum@quantum3group.com	Jun 21 2022 21:59:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519264407	+ Email/Text: mrdiscen@discover.com	Jun 21 2022 21:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

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User: admin

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519264408	+ Email/Text: dplbk@discover.com	Jun 21 2022 21:59:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
519264410	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 21 2022 21:58:00	Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
519264386	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2022 22:01:32	Cardmember Service, PO Box 15123, Wilmington, DE 19850
519264389	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2022 22:01:23	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519285970	+ Email/Text: RASEBN@raslg.com	Jun 21 2022 21:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519281022	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 21 2022 21:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519264411	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 21 2022 21:58:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519264416	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 21 2022 21:58:00	NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
519264415	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 21 2022 21:58:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
519288537	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 21 2022 21:58:00	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
519295236	Email/Text: bnc-quantum@quantum3group.com	Jun 21 2022 21:59:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519264417	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:43	Syncb/Pandora, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519264418	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:34	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519301650	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:42	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519264419	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:24	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519264667	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519264420	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:26	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519264421	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:42	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519264422	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:25	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519264423	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:25	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519264424	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:33	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519264425	+ Email/PDF: gecsed@recoverycorp.com	Jun 21 2022 22:01:34	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519264426	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-3

User: admin

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Date Rcvd: Jun 21, 2022

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Total Noticed: 72

		Jun 21 2022 22:01:42	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519264427	+ Email/Text: bncmail@w-legal.com		
		Jun 21 2022 21:59:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519264429	+ Email/Text: bankruptcy@huntington.com		
		Jun 21 2022 21:59:00	The Huntington National Bank, 5555 Cleveland Ave., Columbus, OH 43231-4048
519264431	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com		
		Jun 22 2022 11:46:27	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519269977	Email/PDF: Bankruptcynotice_CCSBKOperations@wellsfargo.com		
		Jun 22 2022 11:56:46	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519264382	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, P.O. Box 982234, El Paso, TX 79998
519487807	*+	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor TCF National Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Candace Ilene Smith-Sklar	on behalf of Joint Debtor Mark W Peters njpalaw@gmail.com r56958@notify.bestcase.com
Candace Ilene Smith-Sklar	on behalf of Debtor Rosa Peters njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor TCF National Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: Jun 21, 2022

Form ID: pdf901

Total Noticed: 72

William M. E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

William M.E. Powers

on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

TOTAL: 10